



IT IS ORDERED as set forth below:

Date: October 16, 2020

A handwritten signature in black ink, reading "James R. Sacca".

James R. Sacca
U.S. Bankruptcy Court Judge

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF GEORGIA
ATLANTA DIVISION

IN RE:	:	CHAPTER 7
	:	
SHARON MARIE WINSTON,	:	CASE NO. 15-66160-JRS
	:	
Debtor.	:	
	:	

**ORDER GRANTING TRUSTEE’S MOTION TO PAY EXCESS LIFE INSURANCE
PROCEEDS TO DEBTOR**

On September 21, 2020, S. Gregory Hays, as Chapter 7 Trustee (“**Trustee**”) for the bankruptcy estate (the “**Bankruptcy Estate**”) of Sharon Marie Winston (“**Ms. Winston**”), filed *Trustee’s Motion to Pay Excess Life Insurance Proceeds to Debtor* [Doc. No. 49] (the “**Motion**”) seeking an order authorizing Trustee to pay Ms. Winston \$1,365.75 in excess cash value of a certain Life Insurance Policy¹ over and above what the Bankruptcy Estate was entitled to under the terms of a Settlement Agreement previously approved by order of the Court.

¹ Capitalized terms not defined in this Order shall have the meanings ascribed to them in the Motion [Doc. No. 49].

On September 23, 2020, Trustee filed *Notice of Pleading, Deadline to Object, and for Hearing* [Doc. No. 50] (the “**Notice**”) regarding the Motion, in accordance with General Order No. 24-2018. Counsel for Trustee certifies that he served the Notice on all requisite parties in interest on September 23, 2020. [Doc. No. 51].

The Notice provided notice of the opportunity to object and for hearing pursuant to the procedures in General Order No. 24-2018. No objection to the Motion was filed prior to the objection deadline provided in the Notice.

The Court having considered the Motion and all other matters of record, including the lack of objection to the relief requested in the Motion, and, based on the forgoing, finding that no further notice or hearing is necessary; and, the Court having found that good cause exists to grant the relief requested in the Motion, it is hereby

ORDERED that the Motion is **GRANTED**: Trustee is authorized to pay Ms. Winston \$1,365.75 in excess funds that Trustee received from the cash value of the Life Insurance Policy.

[END OF DOCUMENT]

Order prepared and presented by:

ARNALL GOLDEN GREGORY LLP
Attorneys for Trustee

By: /s/ Michael J. Bargar
Michael J. Bargar
Georgia Bar No. 645709
michael.bargar@agg.com
171 17th Street, NW, Suite 2100
Atlanta, GA 30363
Telephone: (404) 873-7030

Identification of parties to be served:

Office of the United States Trustee
362 Richard B. Russell Building
75 Ted Turner Drive, SW
Atlanta, GA 30303

S. Gregory Hays
Hays Financial Consulting, LLC
2964 Peachtree Road, Suite 555
Atlanta, GA 30305

Sharon Marie Winston
1117 Berryhill Drive
Lithonia, GA 30058

Lauren A. Drayton
The Semrad Law Firm, LLC
303 Perimeter Center North, #201
Atlanta, GA 30346

Michael J. Bargar
Arnall Golden Gregory LLP
171 17th Street, NW, Suite 2100
Atlanta, GA 30363

United States Bankruptcy Court
Northern District of Georgia

In re:
Sharon Marie Winston
Debtor(s)

Case No. 15-66160-jrs
Chapter 7

CERTIFICATE OF NOTICE

District/off: 113E-9
Date Rcvd: Oct 16, 2020

User: malave
Form ID: pdf415

Page 1 of 2
Total Noticed: 3

The following symbols are used throughout this certificate:

Symbol	Definition
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+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
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Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 18, 2020:

Recip ID	Recipient Name and Address
db	+ Sharon Marie Winston, 1117 Berryhill Drive, Lithonia, GA 30058-3016
aty	+ Arnall Golden Gregory, LLP, 171 17th Street NW, Suite 2100, Atlanta, GA 30363-1031

TOTAL: 2

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
	+ Email/Text: ghays@haysconsulting.net	Oct 16 2020 20:53:00	S. Gregory Hays, Hays Financial Consulting, LLC, 2964 Peachtree Road, Suite 555, Atlanta, GA 30305-4909

TOTAL: 1

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 18, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 16, 2020 at the address(es) listed below:

Name	Email Address
Jonathan A. Proctor	on behalf of Trustee S. Gregory Hays jproctor@semradlaw.com ganb.courtview@slfcourtview.com
Jonathan A. Proctor	on behalf of Debtor Sharon Marie Winston jproctor@semradlaw.com ganb.courtview@slfcourtview.com
Michael J. Bargar	on behalf of Trustee S. Gregory Hays michael.bargar@agg.com carol.stewart@agg.com

District/off: 113E-9

User: malave

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Date Rcvd: Oct 16, 2020

Form ID: pdf415

Total Noticed: 3

Office of the United States Trustee

ustpreion21.at.ecf@usdoj.gov

S. Gregory Hays

on behalf of Trustee S. Gregory Hays ghays@haysconsulting.net saskue@haysconsulting.net;GA32@ecfbis.com

S. Gregory Hays

ghays@haysconsulting.net saskue@haysconsulting.net;GA32@ecfbis.com

TOTAL: 6